#### Case 16-34818 Doc 1 Filed 10/31/16 Entered 10/31/16 17:02:13 Desc Main Document Page 1 of 48

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

### Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:		Identify Yourself					
	•		About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):		
1.	You	r full name					
	your pictu exar	e the name that is on government-issued ire identification (for nple, your driver's ise or passport).	Steven First name  E.  Middle name		First name  Middle name		
	iden	g your picture tification to your ting with the trustee.	Bork Last name and Suffix (Sr., Jr., II, III)	_	Last name and Suffix (Sr., Jr., II, III)		
2.		other names you have d in the last 8 years					
		ide your married or den names.					
3.	youi num Indi	the last 4 digits of r Social Security sber or federal vidual Taxpayer tification number	xxx-xx-8063				

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Debtor 1 Steven E. Bork

Case number (if known) About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): Any business names and **Employer Identification** Numbers (EIN) you have I have not used any business name or EINs. ☐ I have not used any business name or EINs. used in the last 8 years Include trade names and Business name(s) Business name(s) doing business as names EINs EINs If Debtor 2 lives at a different address: 10400 S. Hoyne Avenue

## Chicago, IL 60643

Number, Street, City, State & ZIP Code

#### Cook

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

Number, Street, City, State & ZIP Code

#### County

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

#### Why you are choosing this district to file for bankruptcy

Where you live

Check one:

- Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
- I have another reason. Explain. (See 28 U.S.C. § 1408.)

Check one:

- Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
- I have another reason. Explain. (See 28 U.S.C. § 1408.)

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Case number (if known) Debtor 1 Steven E. Bork

Par	Tell the Court About	oui Ba	aliki upicy Ca	3 <del>c</del>		
7.	The chapter of the Bankruptcy Code you are				f each, see <i>Notice Required by</i> page 1 and check the appropriate	11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy e box.
	choosing to file under	■ Cł	napter 7			
		☐ Ch	napter 11			
		☐ Ch	napter 12			
		☐ Ch	napter 13			
8.	How you will pay the fee		about how yo	u may pay. Typic attorney is subm	cally, if you are paying the fee yo	k with the clerk's office in your local court for more details urself, you may pay with cash, cashier's check, or money alf, your attorney may pay with a credit card or check with
					<b>Ilments.</b> If you choose this optic (Official Form 103A).	on, sign and attach the Application for Individuals to Pay
			I request tha	t my fee be waiv	ved (You may request this option	only if you are filing for Chapter 7. By law, a judge may,
			but is not req	uired to, waive your family size and	our fee, and may do so only if yo I you are unable to pay the fee in	ur income is less than 150% of the official poverty line that installments). If you choose this option, you must fill out
			the Application	n to Have the Ch	napter 7 Filing Fee Waived (Office	ial Form 103B) and file it with your petition.
9.	Have you filed for bankruptcy within the	■ No				
	last 8 years?	☐ Ye	S.			
			District		When	Case number
			District		When	Case number
			District		When	Case number
40	A					
10.	Are any bankruptcy cases pending or being	■ No				
	filed by a spouse who is not filing this case with you, or by a business partner, or by an	☐ Ye	S.			
	affiliate?					
			Debtor			Relationship to you
			District		When	Case number, if known
			Debtor		\\/\ban	Relationship to you
			District		When	Case number, if known
11.	Do you rent your	■ No	. Go to I	ne 12.		
	residence?	☐ Ye	s. Has yo	ur landlord obtair	ned an eviction judgment agains	t you and do you want to stay in your residence?
				No. Go to line 12	2.	
				Yes. Fill out Initi	al Statement About an Eviction	Judgment Against You (Form 101A) and file it with this

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		Document	Paye 4 01 48	
Debtor 1	Steven E. Bork		Case number (if known)	

art	3: Report About Any Bu	sinesses	You Own	as a Sole Proprietor			
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.			
		☐ Yes.	Name	and location of business			
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	of business, if any			
	If you have more than one sole proprietorship, use a separate sheet and attach		Numb	er, Street, City, State & ZIP Code			
	it to this petition.		Check	k the appropriate box to describe your business:			
				Health Care Business (as defined in 11 U.S.C. § 101(27A))			
				Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))			
				Stockbroker (as defined in 11 U.S.C. § 101(53A))			
				Commodity Broker (as defined in 11 U.S.C. § 101(6))			
				None of the above			
Chapter 11 of the dea Bankruptcy Code and are open			s. If you incise, cash-floor. C. 1116(				
	For a definition of small	No.	I am n	ot filing under Chapter 11.			
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Ban Code.				
		☐ Yes.	I am fi	ling under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.			
art	4: Report if You Own or	Have Anv	Hazardo	ous Property or Any Property That Needs Immediate Attention			
14.	Do you own or have any						
	property that poses or is alleged to pose a threat of imminent and	■ No. □ Yes.	What is t	the hazard?			
	identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?			liate attention is why is it needed?			
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	Number Street City State & Zin Code			
				Number, Street, City, State & Zip Code			

Debtor 1 Steven E. Bork

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

#### Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

□ I am not required to receive a briefing about credit counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### □ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Case number (if known) Debtor 1 Steven E. Bork Part 6: **Answer These Questions for Reporting Purposes** Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an 16. What kind of debts do 16a. you have? individual primarily for a personal, family, or household purpose." ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ■ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. ■ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 50-99 owe? **1**0,001-25,000 ■ More than 100,000 □ 100-199 **200-999** How much do you **\$0 - \$50,000** □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your assets to □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100.001 - \$500.000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million 20. How much do you ■ \$0 - \$50.000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Part 7: Sign Below For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Steven E. Bork Signature of Debtor 2 Steven E. Bork Signature of Debtor 1 Executed on October 31, 2016 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Steven E. Bork Document Page 7 of 48 Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Jon Do	wat	Date	October 31, 2016
Signature of	Attorney for Debtor		MM / DD / YYYY
Jon Dowa	t		
Printed name			
Thinking (	Outide the Box, Inc.		
Firm name			
40 Shuma	n Blvd		
Suite 320			
Naperville	, IL 60563		
Number, Street,	City, State & ZIP Code		
Contact phone	630-225-9840	Email address	thinkingoutside@comcast.net
6284536			
Par number 9 C	toto		_

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		DUCUITIO	TIL FAUE 0 01 40	
Fill in this infor	mation to identify your	case:		
Debtor 1	Steven E. Bork			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number _				
(ii kilowii)				

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your a	assets of what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	417,943.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	417,943.00
Pa	t 2: Summarize Your Liabilities		
			iabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	26,869.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	130,734.68
	Your total liabilities	\$	157,603.68
Pa	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,414.39
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	5,110.45
Pa	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other sc	hedules.
7.	■ Yes What kind of debt do you have?		
7.	— · · · ·	a personal	, family, or

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

page 1 of 2

the court with your other schedules.

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Page 9 of 48 Case number (if known) Debtor 1 Steven E. Bork

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form	
	122A-1 Line 11; <b>OR</b> , Form 122B Line 11; <b>OR</b> , Form 122C-1 Line 14.	\$

5,464.82

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total	claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	5,872.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	5,872.00

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Document Page 10 of 48 Fill in this information to identify your case and this filing: Debtor 1 Steven E. Bork Middle Name Last Name First Name Debtor 2 Middle Name First Name Last Name (Spouse, if filing) NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Case number Check if this is an amended filing Official Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2. ☐ Yes. Where is the property? Part 2: **Describe Your Vehicles** Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles ☐ No Yes Do not deduct secured claims or exemptions. Put Honda Make: Who has an interest in the property? Check one 3 1 the amount of any secured claims on Schedule D: CR-V Debtor 1 only Creditors Who Have Claims Secured by Property. Model: 2016 Year: Debtor 2 only Current value of the Current value of the 640 Approximate mileage: entire property? portion you own? Debtor 1 and Debtor 2 only Other information: At least one of the debtors and another \$20,983.00 \$20,983.00 ☐ Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No ☐ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$20,983.00 pages you have attached for Part 2. Write that number here..... Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No

Official Form 106A/B Schedule A/B: Property

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Debtor 1	Steven E. Bork			Case number	(if known)	
Yes.	Describe					
	couch,		ble and chairs, 2 tele	m set, living room tables, 1 evisions, 1 dvd player,		\$1,200.00
■ No				oment; computers, printers, scanners	s; music co	ollections; electronic devices
Exampl	ibles of value les: Antiques and figurines; other collections, memo			oks, pictures, or other art objects; sta	amp, coin,	or baseball card collections;
Exampl ■ No	nent for sports and hobbie les: Sports, photographic, es musical instruments		other hobby equipment;	bicycles, pool tables, golf clubs, skis	; canoes a	and kayaks; carpentry tools;
■ No	ms  ples: Pistols, rifles, shotguns  Describe	s, ammunitio	n, and related equipmen	t		
□ No	es ples: Everyday clothes, furs  Describe	, leather coat	ts, designer wear, shoes	, accessories		
	Work c	lothing			]	\$300.00
■ No	•	tume jewelry,	, engagement rings, wed	ding rings, heirloom jewelry, watches	s, gems, g	old, silver
Exam <sub>l</sub> ■ No	arm animals ples: Dogs, cats, birds, hors Describe	ees				
■ No	ther personal and househousehousehousehousehousehousehouse	-	ou did not already list, i	ncluding any health aids you did n	ot list	
	the dollar value of all of yo art 3. Write that number h			ny entries for pages you have atta	ched	\$1,500.00
	escribe Your Financial Assets wn or have any legal or eq		ract in any of the faller	ring?		Current value of the
Do you ov	wii oi iiave aliy legal or eq	ullable Inter	est in any or the follow	my:		portion you own?  Do not deduct secured

Document Page 12 of 48 Case number (if known) Debtor 1 Steven E. Bork 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ■ No □ Yes..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □ No Institution name: ■ Yes..... Checking and **Savings Account** PNC Bank Household checking account \$1,572.00 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans □ No Yes. List each account separately. Type of account: Institution name: **IRA** LPL Financial 401K Rollover \$374,556.00 **IRA** Midland \$19,332.00 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Institution name or individual: ☐ Yes. ..... 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No

Official Form 106A/B Schedule A/B: Property page 3

☐ Yes. Give specific information about them...

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someone has died.

■ No

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Debt	tor 1	Steven E. Bork		Document	Page 14 of	Case number (if known)	
	l Yes.	Give specific information					
		against third parties, whe				nd for payment	
	l <sub>No</sub>						
	l Yes.	Describe each claim					
34. <b>C</b>	Other c	contingent and unliquidate	ed claims of	every nature, includin	g counterclaims o	of the debtor and rights to	set off claims
	No						
	l Yes.	Describe each claim					
35. <b>A</b>	ny fin	ancial assets you did not	already list				
	No						
	l Yes.	Give specific information					
36.	Add t	he dollar value of all of yo	ur entries fr	om Part 4. including a	nv entries for pag	es vou have attached	
00.		rt 4. Write that number he					\$395,460.00
	_					· • = · ·	
Part	5: Des	scribe Any Business-Related	Property You	Own or Have an Interest	In. List any real esta	te in Part 1.	
	-	own or have any legal or equit	table interest i	n any business-related p	roperty?		
_		to Part 6.					
Ц	Yes. G	to to line 38.					
Part		scribe Any Farm- and Comme ou own or have an interest in fa			n or Have an Interes	t In.	
		own or have any legal or	equitable in	terest in any farm- or	commercial fishin	g-related property?	
	_	Go to Part 7.					
	<b>⊔</b> Yes.	Go to line 47.					
Part '	7.	Describe All Property You C	Own or Have a	n Interest in That You Di	Not List Abovo		
Part	<i>i</i> .	Describe All Property You C	JWII OI HAVE A	ii iiiterest iii That Tou Di	I NOT LIST ADOVE		
		have other property of ar les: Season tickets, country					
	⊏xamp I <sub>No</sub>	iles. Season tickets, country	/ club membe	ersnip			
		Give specific information					
54.	Add t	he dollar value of all of yo	ur entries fr	om Part 7. Write that n	umber here		\$0.00
201	•	Live Table (Fig. 8.4)					
Part	8:	List the Totals of Each Part of	or this Form				
55.	Part 1	: Total real estate, line 2					\$0.00
56.		: Total vehicles, line 5		_	\$20,983.00		
		: Total personal and hous		, line 15 	\$1,500.00		
		: Total financial assets, li			\$395,460.00		
		: Total business-related p : Total farm- and fishing-r			\$0.00 \$0.00		
		: Total raffir and fishing-i			\$0.00 \$0.00		
				_			
62.	Total	personal property. Add lin	es 56 througl	n 61	\$417,943.00	Copy personal property to	otal <b>\$417,943.00</b>
63.	Total	of all property on Schedu	le A/B. Add li	ine 55 + line 62			\$417,943.00

Official Form 106A/B Schedule A/B: Property page 5

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Fill in this infor	mation to identify your	6360:		
	mation to identity your	case.		
Debtor 1	Steven E. Bork			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)		_		☐ Check if this is an amended filing

### Official Form 106C

### Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

1.	Which set of exemptions are	vou claiming?	Check one only.	even if your spo	ouse is filing with you

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

of the exemption you claim Specific laws that allow exemption only one box for each exemption.
nly one box for each exemption.
, 2 2.2 0.0p
\$1,200.00 735 ILCS 5/12-1001(b)
00% of fair market value, up to ny applicable statutory limit
\$300.00 735 ILCS 5/12-1001(a)
00% of fair market value, up to y applicable statutory limit
\$1,572.00 735 ILCS 5/12-1001(b)
00% of fair market value, up to y applicable statutory limit
\$372,629.00 735 ILCS 5/12-1006
00% of fair market value, up to ny applicable statutory limit
\$19,332.00 735 ILCS 5/12-1006
00% of fair market value, up to by applicable statutory limit
ייי (אוני) אוני (אוני) אוני (אוני)

Filed 10/31/16 Entered 10/31/16 17:02:13 Document Page 16 of 48 Debtor 1 Steven E. Bork Case number (if known) 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No Yes

Case 16-34818

Doc 1

Desc Main

gether, both are ed h it to this form. O	ou have nothing else	amend  y  upplying correct informate and pages, write your nate			
Last Name  ILLINOIS  S Secured gether, both are ech it to this form. O	ually responsible for son the top of any addition ou have nothing else	y upplying correct informal nal pages, write your nail to report on this form.	12/15 tion. If more space		
Last Name  ILLINOIS  S Secured gether, both are ech it to this form. O	ually responsible for son the top of any addition ou have nothing else	y upplying correct informal nal pages, write your nail to report on this form.	12/15 tion. If more space		
S Secured gether, both are ech it to this form. O	ually responsible for son the top of any addition ou have nothing else	y upplying correct informal nal pages, write your nail to report on this form.	12/15 tion. If more space		
S Secured gether, both are ech it to this form. O	ually responsible for son the top of any addition ou have nothing else	y upplying correct informal nal pages, write your nail to report on this form.	12/15 tion. If more space		
S Secured gether, both are ec h it to this form. O	ually responsible for son the top of any addition ou have nothing else	y upplying correct informal nal pages, write your nail to report on this form.	12/15 tion. If more space		
gether, both are ed h it to this form. O	ually responsible for son the top of any addition ou have nothing else	y upplying correct informal nal pages, write your nail to report on this form.	12/15 tion. If more space		
gether, both are ed h it to this form. O	ually responsible for son the top of any addition ou have nothing else	y upplying correct informal nal pages, write your nail to report on this form.	12/15 tion. If more space		
gether, both are ed h it to this form. O	ually responsible for son the top of any addition ou have nothing else	y upplying correct informational pages, write your nate to report on this form.  Column B	12/15 tion. If more space me and case		
gether, both are ed h it to this form. O	ually responsible for son the top of any addition ou have nothing else	upplying correct informational pages, write your nate to report on this form.  Column B	tion. If more space me and case		
gether, both are ed h it to this form. O	ually responsible for son the top of any addition ou have nothing else	upplying correct informational pages, write your nate to report on this form.  Column B	tion. If more space me and case		
gether, both are ed h it to this form. O	ually responsible for son the top of any addition ou have nothing else	upplying correct informational pages, write your nate to report on this form.  Column B	tion. If more space me and case		
h it to this form. O	ou have nothing else	to report on this form.  Column B	me and case		
her schedules. Y	Column A	Column B	Column C		
her schedules. Y	Column A	Column B	Column C		
	Column A		Column C		
	Column A		Column C		
	Column A		Column C		
ore ditor concretely		Value of colleteral			
more than one secured claim, list the creditor separately s a particular claim, list the other creditors in Part 2. As ical order according to the creditor's name.		that supports this claim	Unsecured portion If any		
res the claim:	value of collateral. <b>\$26,869.00</b>	\$20,983.00	\$5,886.00		
les					
is: Check all that					
☐ Unliquidated ☐ Disputed					
Nature of lien. Check all that apply.					
as mortgage or see	cured				
mechanic's lien)					
mechanic's lien)					
, At I					
1.	n, mechanic's lien) set) Auto Loan	n, mechanic's lien)	n, mechanic's lien)		

If this is the last page of your form, add the dollar value totals from all pages. \$26,869.00 Write that number here:

### Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

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	0430 10 04010 2	Document	Page 1	3 of 48	DC30 Main
Fill in this	information to identify your				
Debtor 1	Steven E. Bork				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filin	ng) First Name	Middle Name	Last Name		
United Stat	tes Bankruptcy Court for the:	NORTHERN DISTRICT OF ILL	INOIS		
Case numb	per				☐ Check if this is an amended filing
	Form 106E/F Ile E/F: Creditors W	ho Have Unsecured	Claims		12/15
any executor Schedule G: Schedule D: left. Attach the name and ca	ry contracts or unexpired leases Executory Contracts and Unexpi Creditors Who Have Claims Sect the Continuation Page to this pagase number (if known).	that could result in a claim. Also li ired Leases (Official Form 106G). D ured by Property. If more space is r e. If you have no information to rep	st executory of o not include needed, copy t	ontracts on Schedule A/B: Prope any creditors with partially secu the Part you need, fill it out, num	red claims that are listed in ber the entries in the boxes on the
	List All of Your PRIORITY Un				
	creditors have priority unsecured	d claims against you?			
	Go to Part 2.				
☐ Yes.	List All of Your NONPRIORIT				
☐ No. Yes.  4. List all ounsecur	of your nonpriority unsecured classed claim, list the creditor separately	art. Submit this form to the court with saims in the alphabetical order of the for each claim. For each claim listed at the other creditors in Part 3.If you h	e creditor who	holds each claim. If a creditor ha	already included in Part 1. If more
Pail 2.					Total claim
	nase Card Services	Last 4 digits of acco	ount number	7791	\$13,724.00
At Po	npriority Creditor's Name tn: Correspondence Dept DBox 15298 ilmington, DE 19850	When was the debt	incurred?	Opened 08/13 Last Acti 8/12/16	ve
Nui	mber Street City State ZIp Code to incurred the debt? Check one.	As of the date you f	ile, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another  Type of NONPRIORITY unsecured claim:				
	Check if this claim is for a comm	nunity			
del Is t	ot he claim subject to offset?	☐ Obligations arisin report as priority clair		ration agreement or divorce that yo	ou did not
	No	☐ Debts to pension	or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify	Credit Card	used for business expen	ises.

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Debtor 1 Steven E. Bork Case number (if know) 4.2 Citibank/Best Buy Last 4 digits of account number 7277 \$44.524.58 Nonpriority Creditor's Name **Centralized Bankruptcy** Opened 11/99 Last Active Po Box 790040 When was the debt incurred? 8/15/16 St Louis, MO 63179 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card used for business purposes. T Yes 4.3 **PNC Bank** Last 4 digits of account number 1749 \$14,450.91 Nonpriority Creditor's Name 2730 Liberty Ave. When was the debt incurred? 2016 Pittsburgh, PA 15222 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No Business credit card with personal Other. Specify ☐ Yes guaranty. 4.4 Visa Dept Store National Bank Last 4 digits of account number 8600 \$207.00 Nonpriority Creditor's Name Attn: Bankruptcy Opened 09/84 Last Active Po Box 8053 When was the debt incurred? 7/02/16 Mason, OH 45040 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Charge Account ☐ Yes

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Debtor 1 Steven E. Bork Case number (if know) 4.5 Wells Fargo Last 4 digits of account number 0001 \$3,659.00 Nonpriority Creditor's Name Wells Fargo Bank Opened 11/01 Last Active Po Box 5185 When was the debt incurred? 7/09/16 Sioux Falls, SD 57117 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Educational 4.6 Wells Fargo Last 4 digits of account number 0101 \$1,043.00 Nonpriority Creditor's Name Wells Fargo Bank Opened 09/02 Last Active Po Box 5185 When was the debt incurred? 7/09/16 Sioux Falls, SD 57117 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Educational 4.7 Wells Fargo Last 4 digits of account number 0103 \$847.00 Nonpriority Creditor's Name Wells Fargo Bank Opened 09/03 Last Active Po Box 5185 When was the debt incurred? 7/09/16 Sioux Falls, SD 57117 As of the date you file, the claim is: Check all that apply Number Street City State ZIp Code Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No lacksquare Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

**Educational** 

Other. Specify

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Document Page 21 of 48 Debtor 1 Steven E. Bork Case number (if know) 4.8 Wells Fargo Last 4 digits of account number 0102 \$323.00 Nonpriority Creditor's Name Wells Fargo Bank Opened 08/03 Last Active Po Box 5185 When was the debt incurred? 7/09/16 Sioux Falls, SD 57117 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Educational 4.9 Wells Fargo Last 4 digits of account number 7453 \$51,956.19 Nonpriority Creditor's Name **WF Business Direct** When was the debt incurred? 2016 P.O. Box 29482 Phoenix, AZ 85038-8650 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts Business credit card with personal Other. Specify guaranty. ☐ Yes Part 3: List Others to Be Notified About a Debt That You Already Listed 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Part 4: Add the Amounts for Each Type of Unsecured Claim 6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. Total Claim **Domestic support obligations** 6а 6a 0.00 Total claims from Part 1 6h Taxes and certain other debts you owe the government 6b. 0.00 6с Claims for death or personal injury while you were intoxicated 6c. 0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. 6d. 0.00 Total Priority. Add lines 6a through 6d. 6e 0.00

Total claims from Part 2

Official Form 106 E/F

Obligations arising out of a separation agreement or divorce that

Student loans

**Total Claim** 

5.872.00

0.00

6f.

6g.

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Debtor 1 Steven E. Bork

you did	not report a	s priority claims
---------	--------------	-------------------

- Debts to pension or profit-sharing plans, and other similar debts
- Other. Add all other nonpriority unsecured claims. Write that amount
- Total Nonpriority. Add lines 6f through 6i.

- 6h. 0.00 6i. 124,862.68
- 6j. 130,734.68

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Fill in this infor	mation to identify your	case:		
Debtor 1	Steven E. Bork			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this i
				amended filin

### Official Form 106G

## Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease
Name, Number, Street, City, State and ZIP Code

2.1 Marlin Leasing

State what the contract or lease is for
Equipment for business generally computers.

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		Document	Paue 24 01 40	
Fill in th	is information to identify your	case:		
Debtor 1				
Dobtor C	First Name	Middle Name	Last Name	
Debtor 2 (Spouse if,		Middle Name	Last Name	_
United S	States Bankruptcy Court for the:	NORTHERN DISTRICT OF IL	LINOIS	
				_
Case nu (if known)	mber			☐ Check if this is an
,				amended filing
o				<del></del>
	al Form 106H			
<u>Sche</u>	dule H: Your Cod	ebtors		12/15
ill it out, vour nam  1. D  N Y  2. W  Ariz  N Y  3. In C in li For	and number the entries in the ne and case number (if known) o you have any codebtors? (If you have any codebtors? (If you have any codebtors? (If you have any codebtors, and have you have any codebtors, and have you have any codebtors. Did your spouse, former spouse, former spouse, former spouse, and have a grain as a codebtor only if	boxes on the left. Attach the A. Answer every question.  You are filing a joint case, do not lived in a community propert. Nevada, New Mexico, Puerto Ruse, or legal equivalent live with lors. Do not include your spouf that person is a guarantor or	list either spouse as a codebtor.  y state or territory? (Community ico, Texas, Washington, and Wiscovou at the time?  se as a codebtor if your spouse cosigner. Make sure you have I	the top of any Additional Pages, write  property states and territories include consin.)  is filling with you. List the person shown isted the creditor on Schedule D (Official dule D, Schedule E/F, or Schedule G to fill
	Column 1: Your codebtor Name, Number, Street, City, State and ZI	D Code		The creditor to whom you owe the debt
	Traine, Number, Succes, Oily, State and Zi	- Code	Cneck all s	chedules that apply:
3.1	Lisa Leslie Bork 10400 S. Hoyne Ave. Chicago, IL 60643 Daughter of Debtor.		■ Schedu	lle D, line lle E/F, line <b>4.5</b> lle G go
3.2	Lisa Leslie Bork 10400 S. Hoyne Ave. Chicago, IL 60643 Daughter of Debtor.		■ Schedu	lle D, line lle E/F, line <b>4.6</b> lle G <b>go</b>
3.3	Lisa Leslie Bork 10400 S. Hoyne Ave. Chicago, IL 60643 Daughter of Debtor.		■ Schedu	lle D, line lle E/F, line <b>4.7</b> lle G go

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Debtor 1	Steven E. Bork	Case number (if known)
	Additional Page to List More Codebtors	
	Column 1: Your codebtor	Column 2: The creditor to whom you owe the debt Check all schedules that apply:
3.4	Lisa Leslie Bork 10400 S. Hoyne Ave. Chicago, IL 60643 Daughter of Debtor.	☐ Schedule D, line ■ Schedule E/F, line4.8 ☐ Schedule G Wells Fargo

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	n this information to ider				
Deb	tor 1 Ste	ven E. Bo	rk		
	tor 2				
Unit	ed States Bankruptcy Co	ourt for the:	NORTHERN DISTRIC	CT OF ILLINOIS	
Cas (If kn	e number own)			-	Check if this is:  ☐ An amended filing ☐ A supplement showing postpetition chapter
					13 income as of the following date:
	ficial Form 10				MM / DD/ YYYY
0					
Be a supp spou	olying correct informations. If you are separate	ate as possion. If you a	ible. If two married peo are married and not filing spouse is not filing wi	ng jointly, and your spouse is liviti ith you, do not include informatio	nd Debtor 2), both are equally responsible for ng with you, include information about your n about your spouse. If more space is needed, case number (if known). Answer every question
Be a supp spou	s complete and accuratelying correct informations. If you are separate that a separate sheet to the describe Employme	ate as possion. If you and and your this form. Coppose ployment	ible. If two married peo are married and not filing spouse is not filing wi	ng jointly, and your spouse is living ith you, do not include information onal pages, write your name and	nd Debtor 2), both are equally responsible for ng with you, include information about your n about your spouse. If more space is needed, case number (if known). Answer every question
Be a supp spou attac	s complete and accuratelying correct informationse. If you are separate the a separate sheet to the separate sheet s	atte as possion. If you a sed and your this form. Coployment	ible. If two married peo are married and not filing spouse is not filing wi	ng jointly, and your spouse is livirith you, do not include informatio onal pages, write your name and	nd Debtor 2), both are equally responsible for ng with you, include information about your n about your spouse. If more space is needed, case number (if known). Answer every question  Debtor 2 or non-filing spouse
Be a supp spou attac	s complete and accuratelying correct informationse. If you are separate that separate sheet to the separate sheet shee	ate as possion. If you a d and your this form. C ployment ent one job, with	ible. If two married peo are married and not filing spouse is not filing wi	ng jointly, and your spouse is living ith you, do not include information onal pages, write your name and	nd Debtor 2), both are equally responsible for ng with you, include information about your n about your spouse. If more space is needed, case number (if known). Answer every question
Be a supp spou attac	s complete and accuratelying correct informationse. If you are separate that a separate sheet to the separate sheet shee	ate as possion. If you a d and your this form. C ployment ent one job, with	ible. If two married peo are married and not fili r spouse is not filing wi On the top of any additi	ng jointly, and your spouse is livir ith you, do not include informatio onal pages, write your name and  Debtor 1  Employed	nd Debtor 2), both are equally responsible for ng with you, include information about your n about your spouse. If more space is needed, case number (if known). Answer every question  Debtor 2 or non-filing spouse  Employed  Not employed
Be a supp spou attac	s complete and accuratelying correct informationse. If you are separate that a separate sheet to the separate sheet sh	ate as possion. If you a dand your this form. Coployment ent	ible. If two married peo are married and not filing spouse is not filing wi On the top of any addition	ng jointly, and your spouse is living ith you, do not include information onal pages, write your name and  Debtor 1  Employed  Not employed	nd Debtor 2), both are equally responsible for ng with you, include information about your n about your spouse. If more space is needed, case number (if known). Answer every question  Debtor 2 or non-filing spouse  Employed  Not employed
Be a supp spou attac	s complete and accuratelying correct informationse. If you are separate the a separate sheet to the a separate sheet to the asseparate sheet to the asseption sheet to the asseption sheet as a sheet to the asseption sheet to the asseption sheet to the asseption sheet to the asset to the asseption sheet to the asset to the asseption sheet to the asset to the asseption sheet to the asset to the a	ate as possion. If you a d and your this form. C ployment ent one job, with cional onal, or e student	ible. If two married peo are married and not filing spouse is not filing wi On the top of any addition Employment status	pebtor 1  Employed  Not employed  President/Marketing Execut	nd Debtor 2), both are equally responsible for ng with you, include information about your n about your spouse. If more space is needed, case number (if known). Answer every question  Debtor 2 or non-filing spouse  Employed  Not employed

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

List monthly gross wages, salary, and commissions (before all payroll 2. deductions). If not paid monthly, calculate what the monthly wage would be.

Estimate and list monthly overtime pay.

Calculate gross Income. Add line 2 + line 3.

			non-fili	ng spouse
2.	\$_	4,872.68	\$	0.00
3.	+\$_	0.00	+\$	0.00
4.	\$	4,872.68	\$	0.00

For Debtor 2 or

For Debtor 1

Schedule I: Your Income Official Form 106I page 1

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Deb	tor 1	Steven E. Bork		C	Case	number (if kr	nown)				
					For	r Debtor 1			Debtor		
	Con	y line 4 here	4.	_	\$	4,872	2 68	nor \$	n-filing s	spouse 0.00	<u> </u>
	OUL	y line 4 here	٦.		Ψ_	4,072	2.00	Ψ_		0.00	_
5.	List	all payroll deductions:									
	5a.	Tax, Medicare, and Social Security deductions	5a	ā.	\$	1,912	2.68	\$		0.00	)
	5b.	Mandatory contributions for retirement plans	5b	).	\$_		0.00	\$		0.00	<u> </u>
	5c.	Voluntary contributions for retirement plans	50		\$_	C	0.00	\$		0.00	<u> </u>
	5d.	Required repayments of retirement fund loans	5c		\$_		0.00	\$_		0.00	
	5e.	Insurance	5e		\$_		5.11	\$_		0.00	_
	5f. 5g.	Domestic support obligations Union dues	5f. 5g		\$_ \$		0.00	\$_ \$		0.00	
	5g. 5h.	Taxes from Operation of business Fed Other deductions. Specify: and State			Ψ_ \$			+ \$		0.00	_
6.		the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	- 6.		* \$	2,696		\$		0.00	_
7.	Cald	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$	2,175		\$		0.00	_ \
			٠.		Ψ –	2,175	0.00	Ψ_		0.00	_
8.	List 8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						•			
	O.L.	monthly net income.	8a		\$ _		3.54	\$_		0.00	_
	8b. 8c.	Interest and dividends Family support payments that you, a non-filing spouse, or a dependent	8b	).	\$_		0.00	\$_		0.00	<u>)</u>
	oc.	regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	80	<b>)</b> .	\$	C	0.00	\$		0.00	)
	8d.	Unemployment compensation	80	d.	\$_	C	0.00	\$		0.00	<u> </u>
	8e.	Social Security	8e	€.	\$_		0.00	\$_		0.00	<u> </u>
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:	8f.		\$	C	0.00	\$		0.00	1
	8g.	Pension or retirement income	_ 8g	<b>J</b> .	\$	C	0.00	\$		0.00	)
	8h.	Other monthly income. Specify:	_ 8h	1.+	\$_	C	0.00	+ \$		0.00	<u> </u>
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	S	238	3.54	\$_		0.0	0
40	0-1	sulate monthly income Add Pag 7 , Pag 0		Φ.		0.444.00			0.00	] [	0.444.00
10.		culate monthly income. Add line 7 + line 9.  the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	0.	Φ_		2,414.39	+ 5		0.00	= \$ _	2,414.39
		Ŭ.					L			1 —	
11.	Inclu othe Do i	the all other regular contributions to the expenses that you list in Schedule and contributions from an unmarried partner, members of your household, your or friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not a cify:	depe			•		·		e J. +\$	0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The result is that amount on the Summary of Schedules and Statistical Summary of Certain lies							12.	\$	2,414.39
										Combi	ned
13.	Do :	you expect an increase or decrease within the year after you file this form? No.	•								ly income
		Yes. Explain: Expecting decrease in income because business	has	s cl	ose	ed in Octo	ber	2016.			

Official Form 106I Schedule I: Your Income page 2

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Fill	in this inf <u>orma</u>	tion to identify yo	our case:			I		
Deb		Steven E. Bo					k if this is: An amended filing	
Debi	tor 2 buse, if filing)						A supplement show	ving postpetition chapter the following date:
` '		ruptov Court for the	· NODTL	IERN DISTRICT OF ILLIN	IOIS	_	MM / DD / YYYY	
		uptcy Court for the	. NORTE	IERN DISTRICT OF ILLIN	1015	'	VIIVI / DD / TTTT	
	e number nown)							
		rm 106J						
		J: Your						12/15
info	rmation. If m		eded, atta	. If two married people a ch another sheet to this n.				
Pari		ibe Your House	ehold					
1.	Is this a joir No. Go to							
			in a separ	ate household?				
	□N	0						
	ΠY	es. Debtor 2 mus	st file Offici	al Form 106J-2, Expense.	s for Separate House	ehold of Debt	or 2.	
2.	Do you have	e dependents?	■ No					
	Do not list D Debtor 2.	ebtor 1 and	☐ Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	Do not state							□ No
	dependents	names.						☐ Yes ☐ No
								☐ Yes
								□ No
								☐ Yes ☐ No
								☐ Yes
3.		enses include f people other t	han	No				
		d your depende		Yes				
Part	t 2: Estim	ate Your Ongoi	na Monthi	v Expenses				
Esti	imate your ex	cpenses as of y	our bankr	uptcy filing date unless y y is filed. If this is a sup				
				government assistance				
	value of sucl icial Form 10		d have inc	cluded it on Schedule I:	Your Income		Your exp	enses
4.		or home owners and any rent for th		ses for your residence.	Include first mortgag	e 4. \$		0.00
	If not include	led in line 4:						
	4a. Real e	estate taxes				4a. \$		0.00
		rty, homeowner's				4b. \$		68.00
		maintenance, re owner's associat		upkeep expenses dominium dues		4c. \$ 4d. \$		75.00 0.00
5.				our residence, such as ho	ome equity loans	5. \$		0.00

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ebtor 1 Steven E. Bork	Case num	ber (if known)	
. Utilities:			
6a. Electricity, heat, natural gas	6a.	\$	290.00
6b. Water, sewer, garbage collection	6b.	\$	0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	309.00
6d. Other. Specify:	6d.	\$	0.00
Food and housekeeping supplies		\$	400.00
Childcare and children's education costs	8.	\$	0.00
Clothing, laundry, and dry cleaning	9.	·	144.00
Personal care products and services	10.		20.00
. Medical and dental expenses	11.	· -	300.00
·	11.	Ψ	300.00
<ul> <li>Transportation. Include gas, maintenance, bus or train fare.</li> <li>Do not include car payments.</li> </ul>	12.	\$	701.00
Entertainment, clubs, recreation, newspapers, magazines, and books	13.	·	0.00
Charitable contributions and religious donations	14.		0.00
•	14.	Φ	0.00
<ul> <li>Insurance.</li> <li>Do not include insurance deducted from your pay or included in lines 4 or 20.</li> </ul>			
15a. Life insurance	15a.	\$	1,128.00
15b. Health insurance	15a. 15b.	·	
			0.00
15c. Vehicle insurance	15c.	·	208.00
15d. Other insurance. Specify:	15d.	Φ	0.00
<b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	\$	0.00
. Installment or lease payments:			
17a. Car payments for Vehicle 1	17a.	\$	242.00
17b. Car payments for Vehicle 2	17b.	\$	0.00
17c. Other. Specify: Student Loan	17c.	\$	239.00
17d. Other. Specify: Storage Unit	17d.	\$	354.00
Marlin Leasing (business equipment)		\$	632.45
Your payments of alimony, maintenance, and support that you did not report as		*	002110
deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).		\$	0.00
Other payments you make to support others who do not live with you.		\$	0.00
Specify:	19.		
Other real property expenses not included in lines 4 or 5 of this form or on Scho		our Income.	
20a. Mortgages on other property	20a.		0.00
20b. Real estate taxes	20b.	·	0.00
20c. Property, homeowner's, or renter's insurance	20c.	·	0.00
20d. Maintenance, repair, and upkeep expenses	20d.	·	0.00
20e. Homeowner's association or condominium dues	20a. 20e.	· -	
		·	0.00
Other: Specify:	21.	+Φ	0.00
. Calculate your monthly expenses			
22a. Add lines 4 through 21.		\$	5,110.45
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	_
22c. Add line 22a and 22b. The result is your monthly expenses.		\$	5,110.45
Calculate your monthly net income.	20	Φ.	
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a.	·	2,414.39
23b. Copy your monthly expenses from line 22c above.	23b.	-\$	5,110.45
23c. Subtract your monthly expenses from your monthly income.			
The result is your <i>monthly net income</i> .	23c.	\$	-2,696.06
Do you expect an increase or decrease in your expenses within the year after your example, do you expect to finish paying for your car loan within the year or do you expect you modification to the terms of your mortgage? No.			ease or decrease because c
☐ Yes. Explain here:			
- 100			

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Fill in this info	rmation to identify your	case.			
Debtor 1	Steven E. Bork	ouse.			
Debior 1	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)					☐ Check if this is an
					amended filing
Official For	m 106Dec				
Declara <sup>a</sup>	tion About a	ın Individual	<b>Debtor's Sc</b>	chedules	12/15
ears, or both.	gn Below	519, and 3571.	nupley case can result	m mes up to \$250,000,	or imprisonment for up to 20
		one who is NOT an attor	ney to help you fill out	bankruptcy forms?	
■ No					
☐ Yes.	Name of person				ptcy Petition Preparer's Notice, nd Signature (Official Form 119)
•	alty of perjury, I declare re true and correct.	that I have read the sum	mary and schedules fil	ed with this declaration	and
X /s/ Ste	even E. Bork		X		
Steve	n E. Bork		Signature o	f Debtor 2	
Signatu	ure of Debtor 1				
Date	October 31, 2016		Date		

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Filli	n this inform	nation to identify you	r case:								
Debt	tor 1	Steven E. Bork									
Debt	tor 2	First Name	Middle Name	Last Name							
	ise if, filing)	First Name	Middle Name	Last Name							
Unite	ed States Bar	nkruptcy Court for the:	NORTHERN DISTRICT C	OF ILLINOIS							
Case	e number										
(if kno						Check if this is an					
						amended filing					
~ · ·	–	407									
	icial Fo										
			Affairs for Indivic			4/10					
			ble. If two married people a attach a separate sheet to								
		i). Answer every que			y additional pages, write ye	an name and cace					
Part	1. Give D	etails About Your Ma	arital Status and Where You	Lived Before							
1.	What is vour	current marital statu	ıs?								
	_										
	<ul><li>Married</li><li>Not mar</li></ul>	ried									
2.	During the la	ist 3 years, have you	lived anywhere other than v	where you live now?							
	□ No										
	Yes. List all of the places you lived in the last 3 years. Do not include where you live now.										
	Debtor 1 Pri	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	ddress:	Dates Debtor 2 lived there					
	1102 Ferno Naperville,		From-To: <b>Sept. 1993 to</b> <b>May 2013</b>	☐ Same as Debtor	1	☐ Same as Debtor 1 From-To:					
state	■ No □ Yes. Ma	es include Arizona, Ca	ver live with a spouse or leg lifornia, Idaho, Louisiana, New medule H: Your Codebtors (Of r Income	vada, New Mexico, Puerto R							
	Fill in the tota	I amount of income yo	nployment or from operatin u received from all jobs and a	all businesses, including part	-time activities.	endar years?					
	ır you are tilin	g a joint case and you	have income that you receive	e togetner, list it only once ui	nder Debtor 1.						
	□ No										
	Yes. Fill	in the details.									
			Debtor 1		Debtor 2						
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)					
		of current year until d for bankruptcy:	☐ Wages, commissions, bonuses, tips	\$36,584.49	☐ Wages, commissions, bonuses, tips						
			Operating a business		☐ Operating a business						

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Case number (if known) Debtor 1 Steven E. Bork

						51/ /							
						Debtor 1					Debtor 2		
							of income that apply.		e deductions and ions)		Sources of inco Check all that ap		Gross income (before deductions and exclusions)
		calen y 1 to			31, 2015 )	☐ Wages bonuses,	s, commissions, tips		\$114,174.00		☐ Wages, comr onuses, tips	nissions,	
						■ Opera	ting a business				Operating a b	usiness	
					ore that: 31, 2014)	☐ Wages bonuses,	s, commissions, tips		\$65,833.00		☐ Wages, comr oonuses, tips	nissions,	
						■ Operat	ting a business				Operating a b	usiness	
		calen y 1 to			31, 2013 )	☐ Wages bonuses,	s, commissions, tips		\$69,718.00		☐ Wages, comr oonuses, tips	nissions,	
						■ Opera	ting a business				Operating a b	usiness	
Include income regardless of whether that income and other public benefit payments; pensions; rewinnings. If you are filing a joint case and you with the case and the gross income from each of the case. It is that is a source and the gross income from each of the case o						pensions; re e and you h	ental income; intenave income that	rest; divid you recei	ends; money colle red together, list it	ected t only	from lawsuits; r once under Del	oyalties; and btor 1.	
						Debtor 1 Sources of Describe b		each	s income from source e deductions and ions)	5	Debtor 2 Sources of inco Describe below.	ome	Gross income (before deductions and exclusions)
Pa	rt 3:	List	: Ceri	ain Pa	yments You	Made Befo	ore You Filed for	Bankrup	tcy				
6.	Are	<b>eithe</b> No.	Nei	ther De	btor 1 nor D	ebtor 2 ha	imarily consume s primarily conso amily, or househo	umer deb		<i>bt</i> s ar	e defined in 11 l	U.S.C. § 101	I(8) as "incurred by an
					90 days befo	re you filed	for bankruptcy, d	id you pa	any creditor a tot	tal of	\$6,425* or more	e?	
				No.	Go to line 7								
				Yes ubject t	paid that cre not include	editor. Do n payments t	ot include paymer o an attorney for t	nts for do his bankr	mestic support obli	ligatio	ons, such as chi	ld support ar	ne total amount you nd alimony. Also, do
		Yes.					e primarily consu for bankruptcy, d		ts.	tal of	\$600 or more?		
				No.	Go to line 7								
				Yes		ments for d	omestic support o		of \$600 or more ar s, such as child sup				creditor. Do not nclude payments to an
	Cre	editor'	s Na	me and	l Address		Dates of payme	ent	Total amount paid	A	Amount you still owe	Was this p	ayment for

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Del	otor 1	Steven E. Bork	Document I	Page 33 of $48$	se number (if known)			
Dei	otor i	Steven E. BOIK			e namber (# known)			
7.	<i>Inside</i> of whi	in 1 year before you filed for bankrupto ers include your relatives; any general pa ich you are an officer, director, person in iness you operate as a sole proprietor. 1' ny.	rtners; relatives of any gen control, or owner of 20% o	eral partners; partner or more of their voting	erships of which yo g securities; and ar	u are a genera ny managing a	I partner; corporations gent, including one for	
		No						
		Yes. List all payments to an insider.	<b>D</b>					
	insic	der's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment	
8.	inside Includ	de payments on debts guaranteed or cosi		ments or transfer a	any property on a	ccount of a de	ebt that benefited an	
		No Yes. List all payments to an insider						
		der's Name and Address	Dates of payment	Total amount	Amount you	Posson for	this payment	
	IIISIC	dei S Name and Address	Dates of payment	paid	still owe	Include cred		
Pai	rt 4:	Identify Legal Actions, Repossession	s. and Foreclosures					
	modif	Il such matters, including personal injury rications, and contract disputes.  No  Yes. Fill in the details.	Nature of the case	Court or agency		Status of th	·	
		e number	Hataro or the baco			Otatao or tir	0 0000	
		k v. Burke & Bauer SC 3584	Small claims - against former client. Unable to locate defendant. Claim for \$7,500 breach of contract.	12th Judicial C Will County Co 14 West Jeffer Joliet, IL 60432	ourthouse son	■ Pending □ On appeal □ Concluded  Debtor suing former client		
10.	Check ■ N	in 1 year before you filed for bankrupto k all that apply and fill in the details below No. Go to line 11. Yes. Fill in the information below.		erty repossessed, f	oreclosed, garnis Date	hed, attached	Value of the	
			Explain what happened	i			property	
11.	accol	n 90 days before you filed for bankrup unts or refuse to make a payment beca No Yes. Fill in the details.	tcy, did any creditor, inc		nancial institution	, set off any a	mounts from your	
		litor Name and Address	Describe the action the	creditor took	Date a	action was	Amount	
12.	Withi	n 1 year before you filed for bankrupto	y, was any of your prope	erty in the possess	ion of an assigne	e for the bene	fit of creditors, a	

court-appointed receiver, a custodian, or another official?

☐ Yes

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Page 34 of 48 Document Debtor 1 Steven E. Bork Case number (if known) Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 Describe the gifts Value Dates you gave the gifts per person Person to Whom You Gave the Gift and Address: 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value more than \$600 contributed **Charity's Name** Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. List Certain Payments or Transfers 16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. ☐ No Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of Address transferred or transfer was payment **Email or website address** made Person Who Made the Payment, if Not You Thinking Outside The Box, Inc. Attorney fee: \$2,200; filing fee: \$335.00. 08/26/16 \$2,535.00 40 Shuman Blvd. Suite 320 Total amount paid: \$2,535.00 Naperville, IL 60563 Balance due: \$0.00 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16.

Nο

Yes. Fill in the details.

Person Who Was Paid Description and value of any property Date payment **Address** transferred or transfer was made

Amount of payment Case 16-34818 Doc 1 Filed 10/31/16 Entered 10/31/16 17:02:13 Desc Main Page 35 of 48 Case number (if known) Document

Debtor 1 Steven E. Bork

<ul> <li>Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?</li> <li>Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.</li> <li>No</li> <li>Yes. Fill in the details.</li> </ul>									
	Person Who Received Transfer Address Person's relationship to you	Description and va property transferre		payment	e any property or is received or debts exchange	Date transfer was made			
19.	Within 10 years before you filed for bankruptc beneficiary? (These are often called asset-prote  ■ No □ Yes. Fill in the details.		y property to a s	self-settled t	rust or similar device o	f which you are a			
	Name of trust	Description and va	alue of the prop	erty transfei	rred	Date Transfer was made			
	List of Certain Financial Accounts, Instr.  Within 1 year before you filed for bankruptcy, sold, moved, or transferred?  Include checking, savings, money market, or chouses, pension funds, cooperatives, association No  Yes. Fill in the details.	were any financial accoun	counts or instru	ments held of deposit; s		,			
		ast 4 digits of ccount number	· · · · · · · · · · · · · · · · · · ·		ate account was losed, sold, noved, or ransferred	Last balance before closing or transfer			
21.	Do you now have, or did you have within 1 year cash, or other valuables?  No Yes. Fill in the details.	ar before you filed for	bankruptcy, any	y safe depos	sit box or other deposit	ory for securities,			
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acco Address (Number, St State and ZIP Code)		Describe the	e contents	Do you still have it?			
22.	Have you stored property in a storage unit or  No Yes. Fill in the details.	place other than your	home within 1 y	ear before y	ou filed for bankruptcy	)?			
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or h to it? Address (Number, St State and ZIP Code)		Describe the	e contents	Do you still have it?			
	Extra Space Storage 1432 W. Ogden Ave. Naperville, IL 60563	Debtor and spot have access to	unit.	room table vases, vac photos, dir chairs, chie flatware, so fmaily roor appliances refrigerato kitchen ute pots and phousehold hedge trim	sets, piano, living and chairs, books, uum, guitar, family ning room table and na, dishes and ofa, ottoman, chairs, small s, glassware, r, electric stove, ensils, bakeware, ans, common tools, leaf blower, mer, lawn edger, ardening tools.	□ No ■ Yes			

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Debtor 1 Steven E. Bork

Par	19: Identify Property You Hold or Control for	Someone Else							
23.	Do you hold or control any property that someofor someone.	one else owns? Include any prope	rty you borrowed from, are storing fo	r, or hold in trust					
	■ No								
	Yes. Fill in the details.								
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value					
Par	110: Give Details About Environmental Information	ation							
For	the purpose of Part 10, the following definitions	apply:							
	Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.								
	Site means any location, facility, or property as to own, operate, or utilize it, including disposal		law, whether you now own, operate,	or utilize it or used					
	Hazardous material means anything an environ hazardous material, pollutant, contaminant, or s		s waste, hazardous substance, toxic	substance,					
Rep	ort all notices, releases, and proceedings that yo	ou know about, regardless of whe	n they occurred.						
24.	Has any governmental unit notified you that you	u may be liable or potentially liable	e under or in violation of an environm	ental law?					
	■ No □ Yes. Fill in the details.								
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)	Environmental law, if you know it	Date of notice					
25.	Have you notified any governmental unit of any release of hazardous material?								
	■ No □ Yes. Fill in the details.								
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)	Environmental law, if you know it	Date of notice					
26.	Have you been a party in any judicial or adminis	strative proceeding under any env	ironmental law? Include settlements	and orders.					
	■ No □ Yes. Fill in the details.								
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case					
Par	11: Give Details About Your Business or Con	nections to Any Business							
27.	Within 4 years before you filed for bankruptcy, o	did you own a business or have ar	ny of the following connections to an	y business?					
	A sole proprietor or self-employed in a t	trade, profession, or other activity	, either full-time or part-time						
	☐ A member of a limited liability company	(LLC) or limited liability partnersh	ip (LLP)						
	☐ A partner in a partnership								
	☐ An officer, director, or managing execut	tive of a corporation							
	☐ An owner of at least 5% of the voting or equity securities of a corporation								

Entered 10/31/16 17:02:13 Case 16-34818 Doc 1 Filed 10/31/16 Document Page 37 of 48 Steven E. Bork Case number (if known) Debtor 1 No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Describe the nature of the business **Employer Identification number Business Name Address** Do not include Social Security number or ITIN. (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed Adventive Marketing, Inc. **Marketing Agency** EIN: 36-4054061 415 E. Golf Road From-To 1996-2016 Michael D. Morse, CPA Suite 111 Arlington Heights, IL 60005 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. Name **Date Issued Address** (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Steve	even E. Bork en E. Bork ture of Debtor 1	Signature of Debtor 2
Date	October 31, 2016	Date
•	u attach additional pages to <i>Your</i> S	tatement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
No		
☐ Yes		
Did yo	u pay or agree to pay someone who	o is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person \_\_\_\_\_. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

■ No

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Fill in this informa	ation to identify your	rase:				
Debtor 1	Steven E. Bork First Name	Middle Name		Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name		Last Name		
United States Bank	ruptcy Court for the:	NORTHERN DIS	IRICI OF ILI	INUIS		
Case number						Chook if this is an
(ii kilowii)						☐ Check if this is an amended filing
						Ŭ
Official Forr	m 108					
-		n for India	ماميام	Eiling Under Ch	ontor 7	
Statement	or intentio	n for indiv	iduais	Filing Under Ch	iapter 1	12/15
If you are an individ	dual filing under cha	oter 7, you must fil	l out this for	m if:		
	claims secured by yo					
	d personal property a					
	er is earlier, unless th			r bankruptcy petition or by the use. You must also send cop		
	ple are filing together date the form.	in a joint case, bo	th are equal	ly responsible for supplying o	correct informa	ation. Both debtors must
	d accurate as possib r name and case nur		needed, att	ach a separate sheet to this fo	orm. On the to	p of any additional pages,
Dort 1. List You	r Creditore Who Hey	Secured Claims				
Part 1: List You	r Creditors Who Have	Secured Claims				
1. For any creditors information belo	•	ert 1 of Schedule D	: Creditors \	Who Have Claims Secured by	Property (Office	cial Form 106D), fill in the
	itor and the property t	nat is collateral		ou intend to do with the prop		Did you claim the property
			secures a	debt?		as exempt on Schedule C?
			_			_
Creditor's <b>Val</b> name:	ley Honda			der the property. the property and redeem it.		□ No
			_	the property and enter into a		Yes
·	2016 Honda CR-V	640 miles	_ Reaffii	mation Agreement.		
property securing debt:			☐ Retain	the property and [explain]:		
coodining dobt.						
	r Unexpired Persona		! O - b d - d -	0. 5		(0/5-1-1 5 4000) (511
in the information I	below. Do not list rea	l estate leases. Un	expired leas	G: Executory Contracts and less are leases that are still in eless not assume it. 11 U.S.C.	effect; the leas	
Describe your une	expired personal pro	perty leases			Will	the lease be assumed?
L cocceto nomo:	Mantin Landin	_			_	
Lessor's name:	Marlin Leasino	ı				lo
					□ Y	'es
Description of lease Property:	ed Equipment for	business genera	ally compu	ters.		
Dort 2: Sign Dal	low.					
Part 3: Sign Bel	OW					

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Det	otor 1 Steven E. Bork	Case number (if known)
اء ما ا	lar manufact of marity of Jacobs that I have indicated	ad my intention chart any property of my extent that excurse a debt and any pagent
	perty that is subject to an unexpired lease.	ed my intention about any property of my estate that secures a debt and any personal
X	/s/ Steven E. Bork	X
	Steven E. Bork	Signature of Debtor 2
	Signature of Debtor 1	
	Date	Date

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### **Chapter 11: Reorganization**

\$1,167 filing fee

\$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.</a>

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-34818 Doc 1 Filed 10/31/16 Entered 10/31/16 17:02:13 Desc Main Document Page 44 of 48

B2030 (Form 2030) (12/15)

### United States Bankruptcy Court Northern District of Illinois

In re	e Steven E. Bork		Case No.		
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COMPE	NSATION OF ATTOR	NEY FOR DE	EBTOR(S)	
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016 compensation paid to me within one year before the filing be rendered on behalf of the debtor(s) in contemplation	ng of the petition in bankruptcy, or	r agreed to be paid	to me, for services rendered or to	)
	For legal services, I have agreed to accept		. \$	2,200.00	
	Prior to the filing of this statement I have received		\$	2,200.00	
	Balance Due		\$	0.00	
2.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4.	■ I have not agreed to share the above-disclosed comp	pensation with any other person ur	nless they are mem	bers and associates of my law firm	n.
	☐ I have agreed to share the above-disclosed compens copy of the agreement, together with a list of the national states.				
5.	In return for the above-disclosed fee, I have agreed to re	ender legal service for all aspects	of the bankruptcy of	ase, including:	
	<ul> <li>a. Analysis of the debtor's financial situation, and rende</li> <li>b. Preparation and filing of any petition, schedules, stat</li> <li>c. Representation of the debtor at the meeting of credite</li> <li>d. Representation of the debtor in adversary proceeding</li> <li>e. [Other provisions as needed]</li> </ul>	ement of affairs and plan which nors and confirmation hearing, and	nay be required; any adjourned hea		
6.	By agreement with the debtor(s), the above-disclosed fe	e does not include the following s	ervice:		
		CERTIFICATION			
	I certify that the foregoing is a complete statement of an bankruptcy proceeding.	y agreement or arrangement for p	ayment to me for r	epresentation of the debtor(s) in	
	October 31, 2016	/s/ Jon Dowat			
_	Date	Jon Dowat 6284536	6		
		Signature of Attorney Thinking Outide the	e Box, Inc.		
		40 Shuman Blvd	,		
		Suite 320 Naperville, IL 6056	3		
		630-225-9840 Fax: thinkingoutside@c			
		Name of law firm	onicasi.Het		

Case 16-34818

Document

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B2030 (Form 2030) (12/15)

### **United States Bankruptcy Court** Northern District of Illinois

In re	Steven E. Bork		Case No.	
		Debtor(s)	Chapter	7
	DISCLOSURE OF COMPENSA	ATION OF ATTOR	NEY FOR DE	CBTOR(S)
С	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I compensation paid to me within one year before the filing of the rendered on behalf of the debtor(s) in contemplation of or	the petition in bankruptcy, o	r agreed to be paid	to me, for services rendered or to
	For legal services, I have agreed to accept		. \$	2,200.00
	Prior to the filing of this statement I have received		. \$	2,200.00
	Balance Due		. \$	0.00
2. 1	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3. Т	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4. l	I have not agreed to share the above-disclosed compensation	tion with any other person un	nless they are memi	bers and associates of my law firm.
1	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the names of			
5. I	In return for the above-disclosed fee, I have agreed to render	r legal service for all aspects	of the bankruptcy c	ase, including:
b c d	Analysis of the debtor's financial situation, and rendering Preparation and filing of any petition, schedules, statemer Representation of the debtor at the meeting of creditors at Representation of the debtor in adversary proceedings and [Other provisions as needed]	nt of affairs and plan which r nd confirmation hearing, and	nay be required; any adjourned hea	-
6. E	By agreement with the debtor(s), the above-disclosed fee does	es not include the following s	service:	
	C	ERTIFICATION		
this b	certify that the foregoing is a complete statement of any agrankruptcy proceeding.  October 27, Zoib	Jon Dowat 628453 Signature of Attorney Thinking Outide th 40 Shuman Blvd Suite 320 Naperville, IL 6056 630-225-9840 Fax thinkingoutside@c Name of law firm	6 e Box, Inc. 3 : 630-225-7884	epresentation of the debtor(s) in

# **United States Bankruptcy Court**Northern District of Illinois

		- 1 0 - 1 - 1 - 2 - 2 - 2 - 2 - 2 - 2 - 2 - 2		
In re	Steven E. Bork		Case No.	
		Debtor(s)	Chapter 7	
	VE	RIFICATION OF CREDITOR N	MATRIX	
		Number o	f Creditors:	15
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of cred	itors is true and correct to	the best of my
Date:	October 31, 2016	/s/ Steven E. Bork Steven E. Bork		

Chase Card Services Attn: Correspondence Dept Po Box 15298 Wilmington, DE 19850

Citibank/Best Buy Centralized Bankruptcy Po Box 790040 St Louis, MO 63179

Lisa Leslie Bork 10400 S. Hoyne Ave. Chicago, IL 60643

Lisa Leslie Bork 10400 S. Hoyne Ave. Chicago, IL 60643

Lisa Leslie Bork 10400 S. Hoyne Ave. Chicago, IL 60643

Lisa Leslie Bork 10400 S. Hoyne Ave. Chicago, IL 60643

Marlin Leasing

PNC Bank 2730 Liberty Ave. Pittsburgh, PA 15222

Valley Honda 4173 Ogden Ave Aurora, IL 60504

Visa Dept Store National Bank Attn: Bankruptcy Po Box 8053 Mason, OH 45040 Wells Fargo Bank Po Box 5185 Sioux Falls, SD 57117

Wells Fargo Wells Fargo Bank Po Box 5185 Sioux Falls, SD 57117

Wells Fargo Wells Fargo Bank Po Box 5185 Sioux Falls, SD 57117

Wells Fargo Bank Po Box 5185 Sioux Falls, SD 57117

Wells Fargo WF Business Direct P.O. Box 29482 Phoenix, AZ 85038-8650